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PATENT

Paper No.

File: Carr-P2-00

Date: May 20, 2005

Signed:   
Peter K. Trzyna (Reg. No. 32,601)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3624
Examiner	:	Wasylichak, Steven R.

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Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**PETITION FOR EXTENSION OF TIME**

SIR:

This is a Petition for Extension of Time for three months to respond to the Office Action mailed 26 January 2005, in the above-referenced patent application. If additional time is necessary, this Petition is to be deemed a Petition for such time as necessary to accept the Amendment and Response filed herewith.

**APPLICANTS CLAIM SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

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Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Peter K. Trzyna', written over a horizontal line.

Peter K. Trzyna  
(Reg. No. 32,601)

Date: May 20, 2005

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